Abstract of the Disclosure

A smart card is ideally suited for applications such as cash replacement, loyalty, membership, physical access, network/information security, healthcare, and transportation. In fact, a single card can manage and deliver multiple applications. This "sharing" of a card, however, presents numerous challenges for keeping the application data separate and retaining ownership. This invention describes a method for the secure allocation and control of card resources. Specifically, the application providers can be given control over their own specific application domain yet the card issuer still retains ultimate ownership control of the card and therefore can dictate what applications can be loaded.

Each application will have its own space on the card firewalled from the others. Further, these applications can be added or erased dynamically even after the card is in circulation. In particular, a method is disclosed for organizing the structure of a standard smart card so that different applications are secure and separate. The permission to create and load these applications can be granted exclusively by the card issuer.